

MONTANA ECONOMY AT A GLANCE

November 2002

UNEMPLOYMENT BY COUNTY

Not seasonally adjusted

| | Nov. 2001 | Nov. 2002* |
|----------------|-----------|------------|
| UNITED STATES | 5.3% | 5.7% |
| MONTANA | 4.6% | 4.4% |
| Cascade ** | 4.2% | 4.0% |
| Missoula ** | 3.7% | 3.4% |
| Yellowstone ** | 3.4% | 3.6% |
| Beaverhead | 3.0% | 4.3% |
| Big Horn | 16.5% | 14.2% |
| Blaine | 3.9% | 5.0% |
| Broadwater | 3.8% | 4.2% |
| Carbon | 5.4% | 3.6% |
| Carter | 2.1% | 1.4% |
| Chouteau | 3.1% | 2.9% |
| Custer | 3.6% | 2.9% |
| Daniels | 2.7% | 2.5% |
| Dawson | 2.2% | 2.0% |
| Deer Lodge | 7.0% | 5.9% |
| Fallon | 2.5% | 3.2% |
| Fergus | 5.2% | 5.1% |
| Flathead | 6.1% | 5.7% |
| Gallatin | 3.2% | 3.5% |
| Garfield | 1.2% | 2.6% |
| Glacier | 11.2% | 10.0% |
| Golden Valley | 4.0% | 4.8% |
| Granite | 6.7% | 4.9% |
| Hill | 3.5% | 3.5% |
| Jefferson | 5.1% | 4.4% |
| Judith Basin | 2.6% | 4.2% |
| Lake | 6.7% | 5.8% |
| Lewis & Clark | 4.3% | 4.1% |
| Liberty | 2.5% | 2.8% |
| Lincoln | 9.8% | 10.1% |
| McCone | 2.1% | 1.1% |
| Madison | 3.3% | 3.4% |
| Meagher | 7.0% | 5.1% |
| Mineral | 7.3% | 8.8% |
| Musselshell | 7.3% | 6.0% |
| Park | 6.2% | 5.0% |
| Petroleum | 1.4% | 3.0% |
| Phillips | 4.5% | 5.0% |
| Pondera | 4.2% | 3.9% |
| Powder River | 1.9% | 2.3% |
| Powell | 4.7% | 6.6% |
| Prairie | 4.3% | 4.0% |
| Ravalli | 4.8% | 4.9% |
| Richland | 3.4% | 4.1% |
| Roosevelt | 6.9% | 6.3% |
| Rosebud | 6.3% | 5.9% |
| Sanders | 6.9% | 6.6% |
| Sheridan | 3.2% | 1.8% |
| Silver Bow | 5.1% | 4.8% |
| Stillwater | 3.2% | 3.2% |
| Sweet Grass | 3.7% | 2.2% |
| Teton | 3.3% | 3.4% |
| Toole | 2.8% | 2.3% |
| Treasure | 4.6% | 4.8% |
| Valley | 2.6% | 2.5% |
| Wheatland | 4.3% | 5.1% |
| Wibaux | 1.7% | 2.3% |

*November 2002 rate preliminary

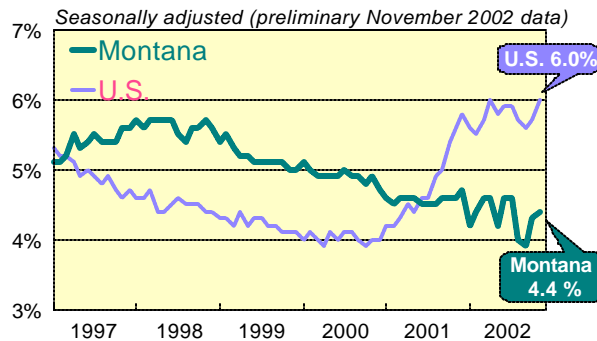
** Cascade=Great Falls MSA

Missoula=Missoula MSA

Yellowstone=Billings MSA

November 2002 HIGHLIGHTS

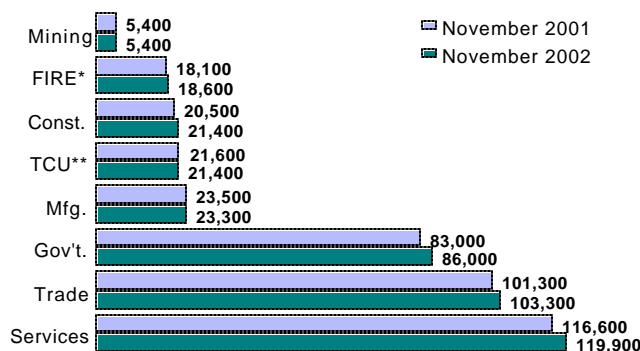
Unemployment



Montana's seasonally adjusted unemployment rate continued to be lower than the U.S. rate in November. The state's November unemployment of 4.4 percent was 1.6 percentage points lower than the nation's.

Nonag Payroll Employment

Montana Jobs (Seasonally Adjusted)



*Finance/Insurance/Real Estate **Transportation/Communications/Utilities

Seasonally adjusted, Montana's nonagricultural payroll employment was up about 9,300 jobs (2.4 percentage points) over the year in November. The largest over-the-year gains came in business services and health services.

Earnings

Average weekly earnings for Montana's private sector production workers were up 4.1 percent over the year in November, outpacing the 2.2 percent over-the-year increase in U.S. inflation.

HEALTH INSURANCE COVERAGE: 2001

The U.S. Census Bureau reports 16.0 percent of Montanans were without health insurance coverage in 2001.

| | Percent uninsured 3-year average 1999-2001 |
|-------------------------|--|
| U.S. | 14.5% |
| New Mexico (highest %) | 23.2% |
| Idaho | 16.5% |
| Montana | 16.0% |
| Wyoming | 15.6% |
| Washington | 13.5% |
| North Dakota | 10.9% |
| South Dakota | 10.4% |
| Rhode Island (lowest %) | 7.2% |

For more Census information, visit the Montana Census and Economic Information Center website at <http://ceic.commerce.state.mt.us>.

ONLINE AT

Research & Analysis Bureau

Workforce Services Division

Montana Dept. of Labor & Industry

840 Helena Ave.

P.O. Box 1728

Helena MT 59624

406-444-2430

FAX 406-444-2638

TDD 406-444-0532

<http://rad.dli.state.mt.us/>


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REASONS MONTANANS WORK PART TIME

**Reasons Montanans work part time (1-34 hours a week)
2000 annual averages**

| Population group | Usually work <i>full time</i> | | | | | |
|------------------|-------------------------------|-----------------------------------|--------------------------|-----------------------------|-----------------------------|-------------------|
| | Total | Slack work or business conditions | Vacation or personal day | Holiday, legal or religious | Weather related curtailment | Other reasons (a) |
| Total | 38,000 | 5,000 | 13,000 | 1,000 | 2,000 | 16,000 |
| Men | 21,000 | 4,000 | 7,000 | d | 2,000 | 8,000 |
| Women | 17,000 | 2,000 | 7,000 | d | c | 8,000 |

• Most who work part time do so by choice.
• More women than men work part time, largely by choice due to family/personal obligations and school/training.

| Population group | Usually work <i>part time</i> | | | | | | | |
|------------------|-------------------------------|-----------------------------------|--------------------------------|--------------------|--------------------------------------|-----------------------|--|-------------------|
| | Total | Slack work or business conditions | Could only find part-time work | Childcare problems | Other family or personal obligations | In school or training | Retired or Social Security limit on earnings | Other reasons (b) |
| Total | 89,000 | 5,000 | 7,000 | 2,000 | 24,000 | 25,000 | 8,000 | 19,000 |
| Men | 28,000 | 2,000 | 3,000 | c | 2,000 | 10,000 | 4,000 | 8,000 |
| Women | 62,000 | 3,000 | 4,000 | 2,000 | 22,000 | 15,000 | 4,000 | 11,000 |

a: Includes seasonal work, job started or ended, own illness, child-care problems, other family or personal obligations, labor dispute, in school or training, civic or military duty, and all other reasons.

b: Includes seasonal work, health and medical limitations, full-time work week less than 35 hours, and all other reasons.

c: Fewer than 500 persons.

d: Data are not shown when the labor force base does not meet Bureau of Labor Statistics (BLS) publication standards of reliability for the particular area, based on the sample in that area.

NOTE: Data for demographic groups are not shown when they do not meet BLS publication standards of reliability for the particular area, based on the sample in that area. Items may not add to totals because of rounding.

SOURCE: Current Population Survey (CPS), a sample survey of about 50,000 U.S. households conducted by the U.S. Census Bureau for the U.S. Department of Labor's Bureau of Labor Statistics.